

Fill in this information to identify your case:

United States Bankruptcy Court for the:

SOUTHERN DISTRICT OF TEXAS

Case number (if known): _____ Chapter you are filing under:

- Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

 Check if this is an amended filing**Official Form 101****Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a joint case--and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself**About Debtor 1:****1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

James

First Name

Duane

Middle Name

Heath

Last Name

Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):**Bernita**

First Name

L

Middle Name

Heath

Last Name

Suffix (Sr., Jr., II, III)

Bernita

First Name

Lee

Middle Name

Bell Heath

Last Name

Bernita

First Name

Lee

Middle Name

Bell

Last Name

Benita

First Name

Middle Name

Hyde

Last Name

2. All other names you have used in the last 8 years

Include your married or maiden names.

First Name

Middle Name

Last Name

First Name

Middle Name

Last Name

First Name

Middle Name

Last Name

Debtor 1	James Duane Heath	Case number (if known)
Debtor 2	Bernita L Heath	
About Debtor 1:		
First Name _____		
Middle Name _____		
Last Name _____		
About Debtor 2 (Spouse Only in a Joint Case):		
First Name _____		
Middle Name _____		
Last Name _____		
<p>3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN) xxx - xx - 9 9 1 6</p> <p>OR</p> <p>9xx - xx - _____</p>		
<p>xxx - xx - 5 2 7 1</p> <p>OR</p> <p>9xx - xx - _____</p>		
<p>4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years</p> <p>Include trade names and doing business as names</p> <p>Business name _____</p> <p>Business name _____</p> <p>Business name _____</p> <p>EIN _____</p> <p>EIN _____</p>		
<p><input checked="" type="checkbox"/> I have not used any business names or EINs.</p> <p><input checked="" type="checkbox"/> I have not used any business names or EINs.</p> <p>Business name _____</p> <p>Business name _____</p> <p>Business name _____</p> <p>EIN _____</p> <p>EIN _____</p>		
<p>5. Where you live</p> <p>13855 Fair Park Dr</p> <p>Number Street _____</p> <p>_____</p> <p>_____</p> <p>Houston TX 77014</p> <p>City State ZIP Code _____</p> <p>Harris</p> <p>County _____</p> <p>If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.</p> <p>Number Street _____</p> <p>P.O. Box _____</p> <p>City State ZIP Code _____</p> <p>If Debtor 2 lives at a different address:</p> <p>Number Street _____</p> <p>_____</p> <p>_____</p> <p>City State ZIP Code _____</p> <p>County _____</p> <p>If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.</p> <p>Number Street _____</p> <p>P.O. Box _____</p> <p>City State ZIP Code _____</p>		

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

6. Why you are choosing this district to file for bankruptcy**About Debtor 1:***Check one:*

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason. Explain.
(See 28 U.S.C. § 1408.)

About Debtor 2 (Spouse Only in a Joint Case):*Check one:*

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason. Explain.
(See 28 U.S.C. § 1408.)

Part 2: Tell the Court About Your Bankruptcy Case**7. The chapter of the Bankruptcy Code you are choosing to file under***Check one:* (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

8. How you will pay the fee

- I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- I need to pay the fee in installments.** If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).
- I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

- No
 Yes.

District SDTX (Houston) DSM 10/10/2017 When 08/23/2016 Case number 16-34159
 MM / DD / YYYYDistrict SDTX (Houston) Discharged 06/04/20 When 05/22/2010 Case number 10-34203
 MM / DD / YYYYDistrict _____ When _____ Case number _____
 MM / DD / YYYY**10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

- No
 Yes.

Debtor _____ Relationship to you _____

District _____ When _____ Case number, _____
 MM / DD / YYYY if known

Debtor _____ Relationship to you _____

District _____ When _____ Case number, _____
 MM / DD / YYYY if known

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

11. Do you rent your residence?

- No. Go to line 12.
 Yes. Has your landlord obtained an eviction judgment against you?
 No. Go to line 12.
 Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of this bankruptcy petition.

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

- No. Go to Part 4.
 Yes. Name and location of business

James Duane Heath

Name of business, if any

13855 Fair Park Dr

Number Street

Houston

City

TX

State

77014

ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
 Stockbroker (as defined in 11 U.S.C. § 101(53A))
 Commodity Broker (as defined in 11 U.S.C. § 101(6))
 None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- No. I am not filing under Chapter 11.
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
 Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Debtor 1 James Duane Heath
 Debtor 2 Bernita L Heath Case number (if known) _____

Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

- No
 Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number _____ Street _____

City _____ State _____ ZIP Code _____

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices.

If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

16. **What kind of debts do you have?**
- 16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- No. Go to line 16b.
 Yes. Go to line 17.
- 16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- No. Go to line 16c.
 Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer or business debts.
-
17. **Are you filing under Chapter 7?**
- No. I am not filing under Chapter 7. Go to line 18.
- Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- No
 Yes
18. **How many creditors do you estimate that you owe?**
- | | | |
|---|--|--|
| <input type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 25,001-50,000 |
| <input checked="" type="checkbox"/> 50-99 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 50,001-100,000 |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 | | |
19. **How much do you estimate your assets to be worth?**
- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |
20. **How much do you estimate your liabilities to be?**
- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

Debtor 1 James Duane Heath
 Debtor 2 Bernita L Heath

Case number (if known) _____

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ James Duane Heath

James Duane Heath, Debtor 1

Executed on 12/13/2017

MM / DD / YYYY

X /s/ Bernita L Heath

Bernita L Heath, Debtor 2

Executed on 12/13/2017

MM / DD / YYYY

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

For your attorney, if you are represented by one

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X /s/ Michael G. Busby, Jr.

Signature of Attorney for Debtor

Date **12/13/2017**

MM / DD / YYYY

Michael G. Busby, Jr.

Printed name

Busby & Associates P.C.

Firm Name

Attorneys at Law

Number Street

2909 Hillcroft, Suite 350

Houston

City

TX

State

77057

ZIP Code

Contact phone **(713) 974-1151**

Email address **consumerlaw@busby-lee.com**

24036294/33425 SDTX

Bar number

State

B2030 (Form 2030) (12/15)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re **James Duane Heath**
Bernita L Heath

Case No. _____

Chapter **13** _____

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	Fixed Fee: \$3,825.00
Prior to the filing of this statement I have received.....	\$417.00
Balance Due.....	\$3,408.00

2. The source of the compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

B2030 (Form 2030) (12/15)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

For Chapter 13 cases, the inclusions or exclusions to the attorney fee are listed in the Fixed Fee Agreement.

For Chapter 7 cases, the fee does not include: Conversion to chapter 13; amendments or additions to Schedules D, E and F; Rescheduling a Meeting of Creditors; a Motion to Avoid a Judgment Lien or Non-Purchase Money Non-Possessory Lien; a Motion to Abandon property. The fee does not include Adversary Proceedings filed by or against any creditor; Complaints to Determine the Dischargeability of Debt; Complaints for Turnover of Property; and work or negotiations related to a Trustee Motion to Dismiss a cases under Section 707(b).

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

12/13/2017

Date

/s/ Michael G. Busby, Jr.

Michael G. Busby, Jr.
Busby & Associates P.C.
Attorneys at Law
2909 Hillcroft, Suite 350
Houston, Texas 77057
Phone: (713) 974-1151 / Fax: (713) 974-1181

Bar No. 24036294/33425 SI

Fill in this information to identify your case and this filing:

Debtor 1	<u>James</u> First Name	<u>Duane</u> Middle Name	<u>Heath</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Bernita</u> First Name	<u>L</u> Middle Name	<u>Heath</u> Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)		<input type="checkbox"/> Check if this is an amended filing	

Official Form 106A/B**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- No. Go to Part 2.
 Yes. Where is the property?

1.1.

13855 FAIR PARK DR

Street address, if available, or other description

HOUSTON TX 77014
City State ZIP Code

Harris
County

Homestead
Legal Description:
LT 15 BLK 14
CRANBROOK SEC 2 PAR R/P

What is the property?

Check all that apply.

- Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Who has an interest in the property?

Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$156,428.00 \$156,428.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Deed of Trust

Check if this is community property
(see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....

\$156,428.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- No
 Yes

Debtor 1 James Duane Heath
 Debtor 2 Bernita L Heath Case number (if known) _____

3.1.	Make: <u>Dodge</u>	Model: <u>Durango</u>	Year: <u>2013</u>	Approximate mileage: <u>77,649</u>	Who has an interest in the property? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: <i>Creditors Who Have Claims Secured by Property.</i>
					Current value of the entire property? <u>\$14,800.00</u>	Current value of the portion you own? <u>\$14,800.00</u>
	Other information: 2013 Dodge Durango (approx. 77649 miles)					<input checked="" type="checkbox"/> Check if this is community property (see instructions)
3.2.	Make: <u>Chrysler</u>	Model: <u>Voyager</u>	Year: <u>2001</u>	Approximate mileage: <u>250,000</u>	Who has an interest in the property? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: <i>Creditors Who Have Claims Secured by Property.</i>
					Current value of the entire property? <u>\$200.00</u>	Current value of the portion you own? <u>\$200.00</u>
	Other information: 2001 Chrysler Voyager (approx. 250000 miles)					<input checked="" type="checkbox"/> Check if this is community property (see instructions)
3.3.	Make: <u>Honda</u>	Model: <u>CRV</u>	Year: <u>2006</u>	Approximate mileage: <u>280,000</u>	Who has an interest in the property? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: <i>Creditors Who Have Claims Secured by Property.</i>
					Current value of the entire property? <u>\$500.00</u>	Current value of the portion you own? <u>\$500.00</u>
	Other information: 2006 Honda CRV (approx. 280000 miles)					<input checked="" type="checkbox"/> Check if this is community property (see instructions)

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No
 Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..... → **\$15,500.00**

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

6. Household goods and furnishings*Examples:* Major appliances, furniture, linens, china, kitchenware No Yes. Describe..... **Living Room - Sofa \$200, Side Chair \$75, Bookcase \$25.****\$2,825.00****Bedroom #1 - Bed \$300, Dresser \$150, Chest of Drawer \$30.****Bedroom #2 - Bed \$300, Dresser \$150 Lamp \$5.****Garage/Utility - Washer \$600 Dryer \$600.****Bathroom - Towels \$20, Linens \$10.****Kitchen/Dining - Stove \$100 Refrigerator \$100 Dishwasher \$75 Microwave
\$25 Blender \$5, Pots & Pans \$10, Dishes \$5, Glasses \$5, Silverware \$20.****Desk \$15.****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No Yes. Describe..... **TV (2) \$500, Printer \$10, Computer \$75, Cell Phone \$100.****\$685.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe.....

9. Equipment for sports and hobbies*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe..... **Exercise Bike****\$50.00****10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe.....

11. Clothes*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe..... **Clothing Husband - Suits, Shirts, Pants, Shoes, Coats, Neck Ties,
Socks/Intimates \$250.****\$750.00****Clothing Wife - Shirts, Pants, Dresses, Skirts, Shoes, Purses, Intimates
\$500.****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe..... **Watch, wedding bands, rings, bracelets, necklace, earrings, costume
jewelry.****\$400.00**

Debtor 1 James Duane Heath
 Debtor 2 Bernita L Heath _____ Case number (if known) _____

13. Non-farm animals

Examples: Dogs, cats, birds, horses

- No
 Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

- No
 Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....

→ **\$4,710.00**

Part 4: Describe Your Financial Assets**Do you own or have any legal or equitable interest in any of the following?**

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- No
 Yes..... Cash: **\$14.00**

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- No
 Yes..... Institution name:

17.1. Checking account: **First Convenience Bank - Checking Account xxxx1722** **\$31.00**

17.2. Checking account: **First Convenience Bank - Checking Account xxxx7608 (opened 10/09/2017)** **\$2.16**

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

- No
 Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

- No
 Yes. Give specific information about them..... Name of entity: % of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- No
 Yes. Give specific information about them..... Issuer name:

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- No
 Yes. List each account separately. Type of account: Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- No
 Yes..... Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

- No
 Yes..... Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- No
 Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

- No
 Yes. Give specific information about them _____

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- No
 Yes. Give specific information about them _____

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- No
 Yes. Give specific information about them _____

Money or property owed to you?**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

- | | |
|---|--------------------------|
| <input type="checkbox"/> No | Federal: <u>\$500.00</u> |
| <input checked="" type="checkbox"/> Yes. Give specific information about them, including whether you already filed the returns and the tax years..... | State: <u>\$0.00</u> |
| | Local: <u>\$0.00</u> |

Debtor 1 James Duane Heath
 Debtor 2 Bernita L Heath Case number (if known) _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- No
 Yes. Give specific information

Alimony: _____
 Maintenance: _____
 Support: _____
 Divorce settlement: _____
 Property settlement: _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- No
 Yes. Give specific information

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- No
 Yes. Name the insurance company of each policy and list its value..... Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

- No
 Yes. Give specific information

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- No
 Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- No
 Yes. Describe each claim.....

35. Any financial assets you did not already list

- No
 Yes. Give specific information

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.

\$547.16

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**37. Do you own or have any legal or equitable interest in any business-related property?**

- No. Go to Part 6.
 Yes. Go to line 38.

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

- No
 Yes. Describe... _____

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- No
 Yes. Describe... _____

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

- No
 Yes. Describe... _____

41. Inventory

- No
 Yes. Describe... _____

42. Interests in partnerships or joint ventures

- No
 Yes. Describe..... Name of entity: _____ % of ownership:

43. Customer lists, mailing lists, or other compilations

- No
 Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
 No
 Yes. Describe..... _____

44. Any business-related property you did not already list

- No
 Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here. →

\$0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
 If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- No. Go to Part 7.
 Yes. Go to line 47.

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

- No
 Yes.... _____

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

48. Crops--either growing or harvested

- No
 Yes. Give specific information.....
-

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

- No
 Yes....
-

50. Farm and fishing supplies, chemicals, and feed

- No
 Yes....
-

51. Any farm- and commercial fishing-related property you did not already list

- No
 Yes. Give specific information.....
-

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here.....



\$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- No
 Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here.....



\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2.....



\$156,428.00

56. Part 2: Total vehicles, line 5

\$15,500.00

57. Part 3: Total personal and household items, line 15

\$4,710.00

58. Part 4: Total financial assets, line 36

\$547.16

59. Part 5: Total business-related property, line 45

\$0.00

60. Part 6: Total farm- and fishing-related property, line 52

\$0.00

61. Part 7: Total other property not listed, line 54

\$0.00

62. Total personal property. Add lines 56 through 61.....

\$20,757.16

Copy personal property total



\$20,757.16

63. Total of all property on Schedule A/B. Add line 55 + line 62.....

\$177,185.16

Fill in this information to identify your case:

Debtor 1	James First Name	Duane Middle Name	Heath Last Name
Debtor 2 (Spouse, if filing)	Bernita First Name	L Middle Name	Heath Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known) _____			

Check if this is an amended filing

Official Form 106C**Schedule C: The Property You Claim as Exempt**

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Brief description: Homestead Legal Description: LT 15 BLK 14 CRANBROOK SEC 2 PAR R/P Line from <i>Schedule A/B</i> : <u>1.1</u>	\$156,428.00	<input checked="" type="checkbox"/> \$12,072.20 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
Brief description: 2013 Dodge Durango (approx. 77649 miles) Line from <i>Schedule A/B</i> : <u>3.1</u>	\$14,800.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 No
 Yes

Debtor 1 James Duane Heath
 Debtor 2 Bernita L Heath Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption</i>	
Brief description: 2001 Chrysler Voyager (approx. 250000 miles)	<u>\$200.00</u>	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from <i>Schedule A/B</i> : <u>3.2</u>			
Brief description: 2006 Honda CRV (approx. 280000 miles)	<u>\$500.00</u>	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from <i>Schedule A/B</i> : <u>3.3</u>			
Brief description: Living Room - Sofa \$200, Side Chair \$75, Bookcase \$25.	<u>\$2,825.00</u>	<input checked="" type="checkbox"/> \$2,825.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Bedroom #1 - Bed \$300, Dresser \$150, Chest of Drawer \$30.			
Bedroom #2 - Bed \$300, Dresser \$150 Lamp \$5.			
Garage/Utility - Washer \$600 Dryer \$600.			
Bathroom - Towels \$20, Linens \$10.			
Kitchen/Dining - Stove \$100 Refrigerator \$100 Dishwasher \$75 Microwave \$25 Blender \$5, Pots & Pans \$10, Dishes \$5, Glasses \$5, Silverware \$20.			
Desk \$15.			
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: TV (2) \$500, Printer \$10, Computer \$75, Cell Phone \$100.	<u>\$685.00</u>	<input checked="" type="checkbox"/> \$685.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Line from <i>Schedule A/B</i> : <u>7</u>			
Brief description: Exercise Bike	<u>\$50.00</u>	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Line from <i>Schedule A/B</i> : <u>9</u>			

Debtor 1 James Duane Heath
 Debtor 2 Bernita L Heath Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption</i>	
Brief description: Clothing Husband - Suits, Shirts, Pants, Shoes, Coats, Neck Ties, Socks/Intimates \$250.	<u>\$750.00</u>	<input checked="" type="checkbox"/> <u>\$750.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Clothing Wife - Shirts, Pants, Dresses, Skirts, Shoes, Purses, Intimates \$500.			
Line from <i>Schedule A/B</i> : <u>11</u>			
Brief description: Watch, wedding bands, rings, bracelets, necklace, earrings, costume jewelry.	<u>\$400.00</u>	<input checked="" type="checkbox"/> <u>\$400.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Line from <i>Schedule A/B</i> : <u>12</u>			
Brief description: Cash on Hand	<u>\$14.00</u>	<input checked="" type="checkbox"/> <u>\$14.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from <i>Schedule A/B</i> : <u>16</u>			
Brief description: First Convenience Bank - Checking Account xxxx1722	<u>\$31.00</u>	<input checked="" type="checkbox"/> <u>\$31.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from <i>Schedule A/B</i> : <u>17.1</u>			
Brief description: First Convenience Bank - Checking Account xxxx7608 (opened 10/09/2017)	<u>\$2.16</u>	<input checked="" type="checkbox"/> <u>\$2.16</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from <i>Schedule A/B</i> : <u>17.2</u>			
Brief description: Anticipated 2017 Tax Return Refund.	<u>\$500.00</u>	<input checked="" type="checkbox"/> <u>\$500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from <i>Schedule A/B</i> : <u>28</u>			

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **James Duane Heath**
Bernita L Heath

CASE NO

CHAPTER 13

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
1.	Real property	\$156,428.00	\$144,355.80	\$12,072.20	\$12,072.20	\$0.00
3.	Motor vehicles (cars, etc.)	\$15,500.00	\$18,488.85	\$700.00	\$700.00	\$0.00
4.	Water/Aircraft, Motor Homes, Rec. veh. and access.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.	Household goods and furnishings	\$2,825.00	\$0.00	\$2,825.00	\$2,825.00	\$0.00
7.	Electronics	\$685.00	\$0.00	\$685.00	\$685.00	\$0.00
8.	Collectibles of value	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9.	Equipment for sports and hobbies	\$50.00	\$0.00	\$50.00	\$50.00	\$0.00
10.	Firearms	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Clothes	\$750.00	\$0.00	\$750.00	\$750.00	\$0.00
12.	Jewelry	\$400.00	\$0.00	\$400.00	\$400.00	\$0.00
13.	Non-farm animals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Unlisted pers. and household items-incl. health aids	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Cash	\$14.00	\$0.00	\$14.00	\$14.00	\$0.00
17.	Deposits of money	\$33.16	\$0.00	\$33.16	\$33.16	\$0.00
18.	Bonds, mutual funds or publicly traded stocks	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Non-pub. traded stock and int. in businesses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Govt. and corp. bonds and other instruments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Retirement or pension accounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
22.	Security deposits and prepayments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Annuities	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Interests in an education IRA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Trusts, equit. or future int. (not in line 1)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
26.	Patents, copyrights, and other intellectual prop.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Licenses, franchises, other general intangibles	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Tax refunds owed to you	\$500.00	\$0.00	\$500.00	\$500.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **James Duane Heath**
Bernita L Heath

CASE NO

CHAPTER **13**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 1

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
29.	Family support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Other amounts someone owes you	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Interests in insurance policies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
32.	Any int. in prop. due you from someone who has died	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Claims vs. third parties, even if no demand	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Other contin. and unliq. claims of every nature	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Any financial assets you did not already list	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
38.	Accounts rec. or commissions you already earned	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
39.	Office equipment, furnishings, and supplies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
40.	Mach., fixt., equip., bus. suppl., tools of trade	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
41.	Inventory	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
42.	Interests in partnerships or joint ventures	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
43.	Customer and mailing lists, or other compilations	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
44.	Any business-related property not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
47.	Farm animals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
48.	Crops--either growing or harvested	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
49.	Farm/fishing equip., impl., mach., fixt., tools	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
50.	Farm and fishing supplies, chemicals, and feed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
51.	Farm/commercial fishing-related prop. not listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
53.	Any other property of any kind not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTALS:		\$177,185.16	\$162,844.65	\$18,029.36	\$18,029.36	\$0.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **James Duane Heath
Bernita L Heath**

CASE NO

CHAPTER 13

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet #2

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
Real Property			
(None)			
Personal Property			
(None)			
TOTALS:	\$0.00	\$0.00	\$0.00

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
Real Property				
(None)				
Personal Property				
(None)				
TOTALS:	\$0.00	\$0.00	\$0.00	\$0.00

Summary	
A. Gross Property Value (not including surrendered property)	\$177,185.16
B. Gross Property Value of Surrendered Property	\$0.00
C. Total Gross Property Value (A+B)	\$177,185.16
D. Gross Amount of Encumbrances (not including surrendered property)	\$162,844.65
E. Gross Amount of Encumbrances on Surrendered Property	\$0.00
F. Total Gross Encumbrances (D+E)	\$162,844.65
G. Total Equity (not including surrendered property) / (A-D)	\$18,029.36
H. Total Equity in surrendered items (B-E)	\$0.00
I. Total Equity (C-F)	\$18,029.36
J. Total Exemptions Claimed (Wild Card Used: \$1,247.16, Available: \$24,952.84)	\$18,029.36
K. Total Non-Exempt Property Remaining (G-J)	\$0.00

Fill in this information to identify your case:

Debtor 1	<u>James</u> First Name	<u>Duane</u> Middle Name	<u>Heath</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Bernita</u> First Name	<u>L</u> Middle Name	<u>Heath</u> Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)			

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims

- 2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

2.1	Describe the property that secures the claim:	<u>\$129,684.35</u>	<u>\$156,428.00</u>

Carrington Mortgage Service, Llc

Creditor's name

PO Box 3489

Number Street

Anaheim CA 92803
City State ZIP Code

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Veterans Administration Real Estate MortgageDate debt was incurred 09/2015 Last 4 digits of account number 9 7 9 3

Add the dollar value of your entries in Column A on this page. Write that number here:

\$129,684.35

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 1:**Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

Column A**Amount of claim**

Do not deduct the value of collateral

Column B**Value of collateral that supports this claim****Column C**
**Unsecured portion
If any**

2.2

Describe the property that secures the claim:

\$14,000.00

\$156,428.00

Carrington Mortgage Service, Llc

Creditor's name

PO Box 3489

Number Street

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset)

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim relates to a community debt

Mortgage arrearsDate debt was incurred Various

Last 4 digits of account number

9 7 9 3

2.3

Describe the property that secures the claim:

\$5,686.00

\$600.00

\$5,086.00

Conns Credit Corp

Creditor's name

3295 College St

Number Street

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset)

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim relates to a community debt

SecuredDate debt was incurred 11/2015

Last 4 digits of account number

1 6 3 0

Add the dollar value of your entries in Column A on this page. Write that number here:

\$19,686.00

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 1:**Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

Column A**Amount of claim**

Do not deduct the value of collateral

Column B**Value of collateral that supports this claim****Column C**
**Unsecured portion
If any**

2.4

Describe the property that secures the claim:

\$671.45

\$156,428.00

Cranbrook P.O.A

Creditor's name

c/o Consolidated Management Service

Number Street

128 Vision Park Blvd. Suite 110

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien: Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset)

HOA Assessments and Fees

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim relates to a community debt

Date debt was incurred 6/2016

Last 4 digits of account number _____

2.5

Describe the property that secures the claim:

\$18,488.85

\$14,800.00

\$3,688.85

Santander Consumer USA

Creditor's name

PO Box 961275

Number Street

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien: Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset)

Automobile

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim relates to a community debt

Date debt was incurred 11/2013

Last 4 digits of account number

1 0 0 0

Add the dollar value of your entries in Column A on this page. Write that number here:

\$19,160.30

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$168,530.65

Fill in this information to identify your case:

Debtor 1	<u>James</u> First Name	<u>Duane</u> Middle Name	<u>Heath</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Bernita</u> First Name	<u>L</u> Middle Name	<u>Heath</u> Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)		<input type="checkbox"/> Check if this is an amended filing	

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
\$3,408.00	\$3,408.00	\$0.00

2.1

Busby & Associates P.C.

Priority Creditor's Name

Attorneys at Law

Number Street

2909 Hillcroft, Suite 350

Last 4 digits of account number

When was the debt incurred? 10/19/2017

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt**Is the claim subject to offset?**

- No
 Yes

Type of PRIORITY unsecured claim:

- Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify **Attorney fees for this case**

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath** Case number (if known) _____

Part 1: Your PRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim	Priority amount	Nonpriority amount
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2.2	\$100.00	\$100.00	\$0.00
-----	----------	----------	--------

Busby & Associates P.C.

Priority Creditor's Name

Attorneys at Law

Number Street

2909 Hillcroft, Suite 350

Last 4 digits of account number

When was the debt incurred?

10/19/2017

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Houston TX 77057

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

- Domestic support obligations
- Taxes and certain other debts you owe the government
- Claims for death or personal injury while you were intoxicated
- Other. Specify
Attorney fees for this case

Is the claim subject to offset?

- No
- Yes

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

Total claim

4.1	\$286.00
<p>1960 Family Practice Nonpriority Creditor's Name 837 Cypress Creek Pkwy., Suite 105 Number Street</p> <p>Houston TX 77090 City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	
<p>Last 4 digits of account number _____</p> <p>When was the debt incurred? 2015</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Expense</p>	
4.2	\$1,352.10
<p>Apollo Hospital System Nonpriority Creditor's Name 9201 Pinecroft Drive Number Street</p> <p>The Woodlands TX 77380 City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	
<p>Last 4 digits of account number _____</p> <p>When was the debt incurred? 9/2014</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Expense</p>	

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.3

\$20,319.96**Capital One Auto Finance**

Nonpriority Creditor's Name

Attn: Bankruptcy Dept

Number Street

PO Box 30258Last 4 digits of account number 1 0 0 1When was the debt incurred? 05/2016

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Salt Lake City UT 84130

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Balance on Deficiency**

Is the claim subject to offset?

- No
- Yes

4.4

\$32.00**Cleveland HeartLab Inc.**

Nonpriority Creditor's Name

P.O. Box 8587

Number Street

Last 4 digits of account number 9 5 8 8When was the debt incurred? 07/2017

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Carol Stream IL 60197-8587

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Medical Expense**

Is the claim subject to offset?

- No
- Yes

4.5

\$1,308.00**Comenity Bank / The Limited**

Nonpriority Creditor's Name

PO Box 182125

Number Street

Last 4 digits of account number 3 2 1 0When was the debt incurred? 06/2012

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Columbus OH 43218

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Charge Account**

Is the claim subject to offset?

- No
- Yes

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.6		\$164.00
Comenity Bank/Ann Taylor Nonpriority Creditor's Name PO Box 182125 Number Street Columbus OH 43218 City State ZIP Code		Last 4 digits of account number <u>9 6 8 4</u> When was the debt incurred? <u>09/2015</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
4.7		\$361.00
Comenity Bank/Ashley Stewart Nonpriority Creditor's Name PO Box 182124 Number Street Columbus OH 43218 City State ZIP Code		Last 4 digits of account number <u>3 3 4 0</u> When was the debt incurred? <u>08/2014</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
4.8		\$2,082.25
Comenity Bank/Express Nonpriority Creditor's Name PO Box 18215 Number Street Columbus OH 43218 City State ZIP Code		Last 4 digits of account number _____ When was the debt incurred? <u>2016</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.9	Comenity Bank/Lane Bryant Nonpriority Creditor's Name PO Box 182125 Number Street Columbus OH 43218 City State ZIP Code	Last 4 digits of account number <u>8 0 5 2</u> When was the debt incurred? <u>08/2014</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
		Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Charge Account
		Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
4.10	<u>\$226.00</u>	
<hr/>		
4.10	Comenity Bank/nwyrk&co Nonpriority Creditor's Name PO Box 18215 Number Street Columbus OH 43218 City State ZIP Code	Last 4 digits of account number <u>6 0 6 1</u> When was the debt incurred? <u>08/2014</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
		Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Charge Account
		Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
4.11	<u>\$1,338.00</u>	
<hr/>		
4.11	Comenity Bank/nwyrk&co Nonpriority Creditor's Name PO Box 18215 Number Street Columbus OH 43218 City State ZIP Code	Last 4 digits of account number <u>3 7 0 3</u> When was the debt incurred? <u>06/2012</u> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
		Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Charge Account
		Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**\$175.00****4.12****Comenity Bank/Victoria Secret**

Nonpriority Creditor's Name

PO Box 18215

Number Street

Last 4 digits of account number **8 4 1 9**When was the debt incurred? **09/2014**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Columbus OH 43218

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Charge Account**

\$312.00**4.13****Comenity Capital Bank/HSN**

Nonpriority Creditor's Name

PO Box 182125

Number Street

Last 4 digits of account number **8 1 3 8**When was the debt incurred? **04/2016**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Columbus OH 43218

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Charge Account**

\$59.00**4.14****Diversified Credit Sys**

Nonpriority Creditor's Name

Attention: Bankruptcy Department

Number Street

PO Box 3424Last 4 digits of account number **1 7 1 5**When was the debt incurred? **8/2015**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Longview TX 75606

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Collecting for -Kelsey Seybold**

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**\$400.00****4.15****Faithline**Nonpriority Creditor's Name
1313 Commercial Street

Number Street

Last 4 digits of account number 3 M S KWhen was the debt incurred? 2013

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Bellingham WA 98225

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Signature Loan

4.16**\$1,064.00****FM 1960 Emergency Phys**Nonpriority Creditor's Name
P.O. Box 98818

Number Street

Last 4 digits of account number 6 5 4 0When was the debt incurred? 09/2017

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Las Vegas NV 89193-8818

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Medical Expense

4.17**\$708.00****Fst Fin Inv**Nonpriority Creditor's Name
3091 Governors Lake Dr

Number Street

Last 4 digits of account number 8 7 2 4When was the debt incurred? 07/16/2013

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Peachtree Corners GA 30071

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
01 ACSO OF TEXAS L P

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.18

\$0.00

Fst Premier
 Nonpriority Creditor's Name
601 S Minneapolis Ave

Number Street

Last 4 digits of account number 3 7 1 3When was the debt incurred? 08/07/2011

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Sioux Falls SD 57104

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

Is the claim subject to offset?

- No
 Yes

Discharged in prior Chapter 7.

4.19

\$75.00

Genesis Bc/celtic Bank
 Nonpriority Creditor's Name
268 S State St Ste 300

Number Street

Last 4 digits of account number 0 0 2 1When was the debt incurred? 06/2016

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Salt Lake City UT 84111

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

Is the claim subject to offset?

- No
 Yes

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.20

\$46.00**Houston NW Radiology**

Nonpriority Creditor's Name

P.O. Box 3686

Number Street

Dept. 467Last 4 digits of account number **6 5 4 0**When was the debt incurred? **09/15/2017**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Houston TX 77253-3686

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Medical Expense**

Is the claim subject to offset?

- No
- Yes

4.21

\$0.00**IC Systems, Inc**

Nonpriority Creditor's Name

444 Highway 96 East

Number Street

PO Box 64378Last 4 digits of account number **2 0 0 1**When was the debt incurred? **07/2014**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

St Paul MN 55164

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Collecting for -ATT**

Is the claim subject to offset?

- No
- Yes

Debtor states listed in chapter 7.

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.22

\$971.04**Jefferson Cap**

Nonpriority Creditor's Name

16 Mcleland Rd

Number Street

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Saint Cloud MN 56303-2198

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Credit Card

4.23

\$1,441.82**Kemper Direct**

Nonpriority Creditor's Name

P.O. Box 660421

Number Street

Last 4 digits of account number _____

When was the debt incurred? **2017**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Dallas TX 75266

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Unsecured

4.24

\$4,213.00**Lending Club Corp**

Nonpriority Creditor's Name

71 Stevenson St

Number Street

Suite 300Last 4 digits of account number **1 1 4 2**When was the debt incurred? **10/2015**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

San Francisco CA 94105

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Unsecured

Is the claim subject to offset?

- No
- Yes

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath** Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.25

\$190.90

Memorial Hermann

Nonpriority Creditor's Name

Patient Business Service

Number Street

P.O. BOX 4370

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Houston TX 77210

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Medical Expense**

4.26

\$302.30

Memorial Hermann Health System

Nonpriority Creditor's Name

Patient Business Services

Number Street

PO Box 4370

Last 4 digits of account number _____

When was the debt incurred? **8/2015**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Houston TX 77210-4370

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Medical Expense**

4.27

\$512.00

Midland Funding

Nonpriority Creditor's Name

2365 Northside Dr

Number Street

Suite 300

Last 4 digits of account number **1 4 5 5**

When was the debt incurred? **10/2013**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

San Diego CA 92108

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Collecting for -Capital One**

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**\$195.06**

4.28

Nationwide Credit Inc.

Nonpriority Creditor's Name

P.O. Box 26314

Number Street

Last 4 digits of account number **0 8 4 2**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Lehigh Valley PA 18002-6314

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Collecting for - American Home Shield

4.29

\$146.57**Nemos Investigation & Collection**

Nonpriority Creditor's Name

P.O. Box 30517

Number Street

Last 4 digits of account number

When was the debt incurred? **4/2014**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Phoenix AZ 85046

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Collecting for -NextCare

4.30

\$600.00**Nordstrom Fsb**

Nonpriority Creditor's Name

Correspondence

Number Street

PO Box 6555Last 4 digits of account number **5 0 2 6**When was the debt incurred? **10/2015**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Englewood CO 80155

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Credit Card

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.31

\$68.58**Quest Diagnostics**

Nonpriority Creditor's Name
POBox 740698

Number Street

Last 4 digits of account number _____

When was the debt incurred? **6/2015**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Cincinnati OH 45274-0698

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Medical Expense**

4.32

\$68.59**Quest Diagnostics**

Nonpriority Creditor's Name
P.O. Box 740779

Number Street

Last 4 digits of account number _____

When was the debt incurred? **9/2014**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Cincinnati OH 45274-0779

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Medical Expense**

4.33

\$276.00**Receivable Management Inc**

Nonpriority Creditor's Name
7206 Hull Rd

Number Street

Ste 211Last 4 digits of account number **3 9 5 0**When was the debt incurred? **12/2016**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Richmond VA 23235

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **ELEPHANT AUTO INSURANCE**

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**\$453.00****4.34****Sprint**

Nonpriority Creditor's Name

Attn: Bankruptcy Department

Number Street

PO Box 7949

Last 4 digits of account number

When was the debt incurred?

2016

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Overland Park KS 66207-0949

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Cellular Telephone

Is the claim subject to offset?

- No
- Yes

4.35**\$376.97****Sun Rise Credit Svcs.**

Nonpriority Creditor's Name

P.O. Box 9100

Number Street

Last 4 digits of account number **3 1 6 6**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Farmingdale NY 11735

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Collecting for - ATT

Is the claim subject to offset?

- No
- Yes

4.36**\$226.00****Synchrony Bank**

Nonpriority Creditor's Name

PO Box 103104

Number Street

Last 4 digits of account number **1 1 9 6**

When was the debt incurred?

06/2016

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Roswell GA 30076

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Charge Account

Is the claim subject to offset?

- No
- Yes

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.37

\$92.00**Synchrony Bank/ Old Navy**

Nonpriority Creditor's Name

PO Box 965064

Number Street

Last 4 digits of account number 3 2 2 1When was the debt incurred? 12/2013

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Charge Account**

Is the claim subject to offset?

- No
- Yes

4.38

\$25.00**Synchrony Bank/Chevron**

Nonpriority Creditor's Name

PO Box 965064

Number Street

Last 4 digits of account number 9 2 9 5When was the debt incurred? 07/2016

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Orlando FL 32896

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Charge Account**

Is the claim subject to offset?

- No
- Yes

4.39

\$80.00**Target**

Nonpriority Creditor's Name

C/O Financial & Retail Services

Number Street

Mailstop BT PO Box 9475Last 4 digits of account number 3 0 9 3When was the debt incurred? 06/2016

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Minneapolis MN 55440

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Credit Card**

Is the claim subject to offset?

- No
- Yes

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**\$994.00****4.40****Texas Bay Area Credit**

Nonpriority Creditor's Name

12611 Fuqua Street

Number Street

Last 4 digits of account number **2 6 8 0**When was the debt incurred? **10/2015**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Houston TX 77304

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Credit Card**

Is the claim subject to offset?

- No
- Yes

4.41**\$1,420.00****Texas Bay Area Cu**

Nonpriority Creditor's Name

12611 Fuqua Street

Number Street

Last 4 digits of account number **7 0 6 0**When was the debt incurred? **10/2015**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Houston TX 77034

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Signature Loan**

Is the claim subject to offset?

- No
- Yes

4.42**\$107.51****Texas Medical Management Services**

Nonpriority Creditor's Name

P.O. Box 664014

Number Street

Last 4 digits of account number

When was the debt incurred? **2/2015**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Dallas TX 75266-4014

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Medical Expense**

Is the claim subject to offset?

- No
- Yes

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.43

\$1,185.51**TRS Recovery Services**

Nonpriority Creditor's Name

14141 SW Freeway

Number Street

Last 4 digits of account number

When was the debt incurred? **12/2015**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Sugarland TX 77478

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Deposit Related**

Is the claim subject to offset?

- No
- Yes

4.44

\$40,055.00**Us Dept of Ed/Great Lakes Educational Lo**

Nonpriority Creditor's Name

2401 International

Number Street

Last 4 digits of account number **8 5 8 1**When was the debt incurred? **10/2010**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Madison WI 53704

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify

Is the claim subject to offset?

- No
- Yes

4.45

\$6,983.00**Us Dept Of Ed/Great Lakes Higher Educati**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

2401 International LaneLast 4 digits of account number **8 5 8 1**When was the debt incurred? **08/2016**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Madison WI 53704

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify

Is the claim subject to offset?

- No
- Yes

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.46

\$264.00**Visa Dept Store National Bank**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 8053Last 4 digits of account number **7 2 0 9**When was the debt incurred? **06/2016**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Mason OH 45040

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Charge Account**

Is the claim subject to offset?

- No
- Yes

4.47

\$401.00**Williams & Fudge, Inc**

Nonpriority Creditor's Name

775 Addison Ave.

Number Street

P.O.Box 11590

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Rock Hill SC 29731-1590

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Collecting for -Texas Southern Uni.**

Is the claim subject to offset?

- No
- Yes

4.48

\$1,903.00**World Acceptance Corp**

Nonpriority Creditor's Name

World Acceptance Corp/Attn Bankruptcy

Number Street

PO Box 6429Last 4 digits of account number **7 1 0 1**When was the debt incurred? **05/2016**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Greenville SC 29606

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Secured**

Is the claim subject to offset?

- No
- Yes

Debtor 1 James Duane Heath
 Debtor 2 Bernita L Heath Case number (if known) _____

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Advance America Name 310 N. Washington Street Suite 1210 Number Street	On which entry in Part 1 or Part 2 did you list the original creditor?
	Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
 Last 4 digits of account number _____	
Weatherford OK 73096 City State ZIP Code	
Attorney General of the US Name US Department of Justice Number Street 10th and Constitution NW Room 5111	On which entry in Part 1 or Part 2 did you list the original creditor?
	Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
 Last 4 digits of account number _____	
Washington DC 20530 City State ZIP Code	
Capital One Name 2730 Liberty Ave Number Street	On which entry in Part 1 or Part 2 did you list the original creditor?
	Line <u>4.27</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
 Last 4 digits of account number _____	
Pittsburgh PA 15222 City State ZIP Code	
ChexSystems Name Attention: Consumer Relations Number Street 7805 Hudson Road, #100	On which entry in Part 1 or Part 2 did you list the original creditor?
	Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
 Last 4 digits of account number _____	
Saint Paul MN 55125 City State ZIP Code	
Comerica Bank Name P.O. Box 650282 Number Street	On which entry in Part 1 or Part 2 did you list the original creditor?
	Line <u>4.43</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
 Last 4 digits of account number _____	
Dallas TX 75265-0282 City State ZIP Code	

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page

FMA Alliance, Ltd	On which entry in Part 1 or Part 2 did you list the original creditor?
Name 12339 Cutten Road	Line <u>4.26</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims
Number Street	<input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number _____	
Houston TX 77066	
City State ZIP Code	

FMA Alliance, Ltd	On which entry in Part 1 or Part 2 did you list the original creditor?
Name 12339 Cutten Road	Line <u>4.25</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims
Number Street	<input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number _____	
Houston TX 77066	
City State ZIP Code	

Halsted Financial Services, LLC	On which entry in Part 1 or Part 2 did you list the original creditor?
Name P.O. Box 828	Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims
Number Street	<input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number _____	
Skokie IL 60076	
City State ZIP Code	

Internal Revenue Service	On which entry in Part 1 or Part 2 did you list the original creditor?
Name P.O.Box 7346	Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims
Number Street	<input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number _____	
Philadelphia PA 19101-7346	
City State ZIP Code	

Jefferson Capital Systems, LLC	On which entry in Part 1 or Part 2 did you list the original creditor?
Name 16 McLeland Rd.	Line <u>4.18</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims
Number Street	<input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number _____	
Saint Cloud MN 56303	
City State ZIP Code	

Kelsey-Seybold Clinic	On which entry in Part 1 or Part 2 did you list the original creditor?
Name P.O. Box 847929	Line <u>4.14</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims
Number Street	<input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number _____	
Dallas TX 75284-7929	
City State ZIP Code	

Debtor 1 James Duane Heath
 Debtor 2 Bernita L Heath Case number (if known) _____

Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page

Midland Credit Management	On which entry in Part 1 or Part 2 did you list the original creditor?
Name P.O. Box 13105	Line <u>4.9</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims
Number Street _____	<input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Roanoke	Last 4 digits of account number <u>6 8 0 2</u>
City	State VA ZIP Code 24031-3105
Nextcare	On which entry in Part 1 or Part 2 did you list the original creditor?
Name 600 S Dobson Rd	Line <u>4.29</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims
Number Street _____	<input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Chandler	Last 4 digits of account number <u>_____</u>
City	State AZ ZIP Code 85224
TeleCheck Services Inc (HQ)	On which entry in Part 1 or Part 2 did you list the original creditor?
Name 14141 Southwest Freeway, Ste 300	Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims
Number Street _____	<input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Sugar Land	Last 4 digits of account number <u>_____</u>
City	State TX ZIP Code 77478
Texas Southern University	On which entry in Part 1 or Part 2 did you list the original creditor?
Name 3100 Celburne	Line <u>4.47</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims
Number Street _____	<input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Houston	Last 4 digits of account number <u>_____</u>
City	State TX ZIP Code 77004

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only.
 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. <u>\$0.00</u>
	6b. Taxes and certain other debts you owe the government	6b. <u>\$0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + <u>\$3,508.00</u>
	6e. Total. Add lines 6a through 6d.	6d. <u>\$3,508.00</u>

		Total claim
Total claims from Part 2	6f. Student loans	6f. <u>\$47,038.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + <u>\$47,890.16</u>
	6j. Total. Add lines 6f through 6i.	6j. <u>\$94,928.16</u>

Fill in this information to identify your case:

Debtor 1	James First Name	Duane Middle Name	Heath Last Name
Debtor 2 (Spouse, if filing)	Bernita First Name	L Middle Name	Heath Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known) _____		<input type="checkbox"/> Check if this is an amended filing	

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.**Person or company with whom you have the contract or lease****State what the contract or lease is for**

2.1 *	Name _____	*The Debtor opts out of all arbitration clauses in all contracts to which the debtor is a party at the date of the filing of this bankruptcy. Contract to be REJECTED	
	Number Street _____	Contract to be REJECTED	
	City _____	State _____	ZIP Code _____

Fill in this information to identify your case:

Debtor 1	James First Name	Duane Middle Name	Heath Last Name
Debtor 2 (Spouse, if filing)	Bernita First Name	L Middle Name	Heath Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known) _____			

Check if this is an amended filing

Official Form 106H**Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
 No
 Yes

In which community state or territory did you live? Texas Fill in the name and current address of that person.

Bernita L Heath

Name of your spouse, former spouse, or legal equivalent

13855 Fair Park Dr

Number Street

Houston **TX** **77014**
 City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Fill in this information to identify your case:

Debtor 1 First Name	James	Middle Name	Duane	Last Name	Heath
Debtor 2 (Spouse, if filing) First Name	Bernita	Middle Name	L	Last Name	Heath
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF TEXAS				
Case number (if known)					

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status**Debtor 1**

- Employed
 Not employed

Debtor 2 or non-filing spouse

- Employed
 Not employed

Occupation**Medical Transport****Unemployed****Employer's name****Self Employment****Employer's address**

Number Street

Number Street

City State Zip Code

City State Zip Code

How long employed there? **3 months****Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$0.00	\$0.00
3. Estimate and list monthly overtime pay.	3. + \$0.00	\$0.00
4. Calculate gross income. Add line 2 + line 3.	4. \$0.00	\$0.00

Debtor 1	James Duane Heath	Case number (if known)	
Debtor 2	Bernita L Heath	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here		→ 4.	\$0.00
5. List all payroll deductions:			\$0.00
5a. Tax, Medicare, and Social Security deductions		5a.	\$0.00
5b. Mandatory contributions for retirement plans		5b.	\$0.00
5c. Voluntary contributions for retirement plans		5c.	\$0.00
5d. Required repayments of retirement fund loans		5d.	\$0.00
5e. Insurance		5e.	\$0.00
5f. Domestic support obligations		5f.	\$0.00
5g. Union dues		5g.	\$0.00
5h. Other deductions. Specify: _____		5h.+	\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.		6.	\$0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.		7.	\$0.00
8. List all other income regularly received:			\$0.00
8a. Net income from rental property and from operating a business, profession, or farm		8a.	\$2,702.02
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.			\$0.00
8b. Interest and dividends		8b.	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive		8c.	\$0.00
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			\$0.00
8d. Unemployment compensation		8d.	\$0.00
8e. Social Security		8e.	\$0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____		8f.	\$0.00
8g. Pension or retirement income		8g.	\$0.00
8h. Other monthly income. Specify: Mom's Contribution		8h.+	\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.		9.	\$2,702.02
		\$1,300.00	\$1,300.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		10.	\$2,702.02
		\$1,300.00	= \$4,002.02
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.			
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.			
Specify: _____		11. +	\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.		12.	\$4,002.02
			Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input type="checkbox"/> No. Joint Debtor's unemployment ends January 2018.			
<input checked="" type="checkbox"/> Yes. Explain: _____			

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

8a. Attached Statement (Debtor 1)

Self Employment

Gross Monthly Income:	\$4,000.00
Expense	Category
Fuel	Business Expense
Auto Maintenance	\$300.00
Commercial Insurance	Business Expense
Tolls	\$160.00
Food	Business Expense
Uniforms	\$387.98
	Business Expense
	\$100.00
	Business Expense
	\$200.00
	Business Expense
	\$150.00
Total Monthly Expenses	\$1,297.98
Net Monthly Income:	\$2,702.02

Fill in this information to identify your case:

Debtor 1	James	Duane	Heath
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Bernita	L	Heath
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF TEXAS		
Case number (if known)			

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.	<input checked="" type="checkbox"/> No	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.	<input type="checkbox"/> Yes. Fill out this information for each dependent.....			<input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses**4. The rental or home ownership expenses for your residence.**

Include first mortgage payments and any rent for the ground or lot.

4.

If not included in line 4:

- 4a. Real estate taxes 4a.

 4b. Property, homeowner's, or renter's insurance 4b.

 4c. Home maintenance, repair, and upkeep expenses 4c.

 \$50.00
 4d. Homeowner's association or condominium dues 4d.

 \$35.00

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Your expenses

5. Additional mortgage payments for your residence, such as home equity loans	5. _____
6. Utilities:	
6a. Electricity, heat, natural gas	6a. _____ \$220.00
6b. Water, sewer, garbage collection	6b. _____ \$50.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. _____ \$150.00
6d. Other. Specify: <u>Cellular</u>	6d. _____ \$190.00
7. Food and housekeeping supplies	7. _____ \$400.00
8. Childcare and children's education costs	8. _____
9. Clothing, laundry, and dry cleaning	9. _____ \$70.00
10. Personal care products and services	10. _____ \$50.00
11. Medical and dental expenses	11. _____ \$100.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. _____ \$300.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. _____ \$50.00
14. Charitable contributions and religious donations	14. _____ \$100.00
15. Insurance.	
Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. _____
15b. Health insurance	15b. _____
15c. Vehicle insurance	15c. _____ \$296.00
15d. Other insurance. Specify: _____	15d. _____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	
Specify: _____	16. _____
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. _____
17b. Car payments for Vehicle 2	17b. _____
17c. Other. Specify: _____	17c. _____
17d. Other. Specify: _____	17d. _____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. _____
19. Other payments you make to support others who do not live with you.	
Specify: _____	19. _____

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

- | | |
|---|------------|
| 20a. Mortgages on other property | 20a. _____ |
| 20b. Real estate taxes | 20b. _____ |
| 20c. Property, homeowner's, or renter's insurance | 20c. _____ |
| 20d. Maintenance, repair, and upkeep expenses | 20d. _____ |
| 20e. Homeowner's association or condominium dues | 20e. _____ |

21. Other. Specify: _____

21. + _____

22. Calculate your monthly expenses.

- | | |
|---|-----------------------|
| 22a. Add lines 4 through 21. | 22a. _____ \$2,061.00 |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2. | 22b. _____ |
| 22c. Add line 22a and 22b. The result is your monthly expenses. | 22c. _____ \$2,061.00 |

23. Calculate your monthly net income.

- | | |
|---|-------------------------|
| 23a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. _____ \$4,002.02 |
| 23b. Copy your monthly expenses from line 22c above. | 23b. - _____ \$2,061.00 |
| 23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income. | 23c. _____ \$1,941.02 |

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. Explain here:

None.

Fill in this information to identify your case:

Debtor 1	<u>James</u> First Name	<u>Duane</u> Middle Name	<u>Heath</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Bernita</u> First Name	<u>L</u> Middle Name	<u>Heath</u> Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known) _____			

Check if this is an amended filing

Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B.....	<u>\$156,428.00</u>
1b. Copy line 62, Total personal property, from Schedule A/B.....	<u>\$20,757.16</u>
1c. Copy line 63, Total of all property on Schedule A/B.....	<u>\$177,185.16</u>

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....	<u>\$168,530.65</u>
---	---------------------

3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	<u>\$3,508.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	<u>+ \$94,928.16</u>

Your total liabilities

\$266,966.81

Part 3: Summarize Your Income and Expenses4. *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I.....	<u>\$4,002.02</u>
---	-------------------

5. *Schedule J: Your Expenses* (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J.....	<u>\$2,061.00</u>
---	-------------------

Debtor 1 James Duane Heath
 Debtor 2 Bernita L Heath _____ Case number (if known) _____

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

- Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$3,729.91

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations. (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$47,038.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$0.00
9g. Total. Add lines 9a through 9f.	\$47,038.00

Fill in this information to identify your case:

Debtor 1	<u>James</u> First Name	<u>Duane</u> Middle Name	<u>Heath</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Bernita</u> First Name	<u>L</u> Middle Name	<u>Heath</u> Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known)			

Check if this is an amended filing

Official Form 106Dec

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ James Duane Heath
James Duane Heath, Debtor 1

Date 12/13/2017
MM / DD / YYYY

X /s/ Bernita L Heath
Bernita L Heath, Debtor 2

Date 12/13/2017
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	<u>James</u> First Name	<u>Duane</u> Middle Name	<u>Heath</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Bernita</u> First Name	<u>L</u> Middle Name	<u>Heath</u> Last Name
United States Bankruptcy Court for the: <u>SOUTHERN DISTRICT OF TEXAS</u>			
Case number (if known) _____			

Check if this is an amended filing

Official Form 107**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

- Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1
lived there

Debtor 2:

Dates Debtor 2
lived there Same as Debtor 1 Same as Debtor 18512 Bertwood

Number Street

From 1/2005

From _____

To 11/2015

To _____

HoustonTX 77016

City

State ZIP Code

City

State ZIP Code

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?

(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

Part 2: Explain the Sources of Your Income**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

 No Yes. Fill in the details.

	Debtor 1	Debtor 2		
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of the current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$8,917.95	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$22,681.11
For the last calendar year: (January 1 to December 31, <u>2016</u>) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$21,712.00	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$35,499.00
For the calendar year before that: (January 1 to December 31, <u>2015</u>) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$52,178.00	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$29,397.00

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

 No Yes. Fill in the details.

	Debtor 1	Debtor 2		
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of the current year until the date you filed for bankruptcy:			Unemployment	\$6,902.00
For the last calendar year: (January 1 to December 31, <u>2016</u>) YYYY		Unemployment	\$8,143.00	
For the calendar year before that: (January 1 to December 31, <u>2015</u>) YYYY		Unemployment	\$4,311.00	Retirement
				Child Support
				\$1,469.00
				\$1,200.00

Debtor 1 James Duane Heath
 Debtor 2 Bernita L Heath _____ Case number (if known) _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?
- No. Go to line 7.
- Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- No. Go to line 7.
- Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

- No
 Yes. List all payments to an insider.

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- No
 Yes. List all payments that benefited an insider.

Debtor 1 James Duane Heath
 Debtor 2 Bernita L Heath Case number (if known) _____

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- No
 Yes. Fill in the details.

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

	Describe the property	Date	Value of the property
<u>Capital One Auto Finance</u> Creditor's Name	<u>2016 Jeep Cherokee</u>	<u>06/2017</u>	<u>\$20,319.96</u>
<u>Attn: Bankruptcy Dept</u> Number Street	<u>Explain what happened</u>		
<u>PO Box 30258</u>	<input checked="" type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		
<u>Salt Lake City</u> City	<u>UT</u> State	<u>84130</u> ZIP Code	

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- No
 Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- No
 Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- No
 Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- No
 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name	Describe what you contributed Tithes/Offerings	Date you contributed	Value
<u>Apostolic One Way</u> Charity's Name	<u>\$100.00 monthly</u>	<u>2017</u>	<u>\$1,200.00</u>
Number Street		<u>2016</u>	<u>\$1,984.00</u>
City	State ZIP Code		

Debtor 1 James Duane Heath
 Debtor 2 Bernita L Heath Case number (if known) _____

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- No
 Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Roof damaged due to Hurricane Harvey. Insurance claim has been filed and is pending.			

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

- No
 Yes. Fill in the details.

Person Who Was Paid	Description and value of any property transferred Attorney Fees	Date payment or transfer was made	Amount of payment
Busby & Associates P.C.		10/19/2017	\$417.00
Attorneys at Law			
Number Street			
2909 Hillcroft, Suite 350			

Houston TX 77057
 City State ZIP Code

Email or website address _____

Person Who Made the Payment, if Not You _____

Person Who Was Paid	Description and value of any property transferred Credit Counseling	Date payment or transfer was made	Amount of payment
Allen Credit & Debt Counseling Agency		10/23/2017	\$20.00
P.O. Box 195			
Number Street			

Wessington SD 57381
 City State ZIP Code

Email or website address _____

Person Who Made the Payment, if Not You _____

Debtor 1 <u>James Duane Heath</u>	Debtor 2 <u>Bernita L Heath</u>	Case number (if known)		
Credit Infonet Solution Person Who Was Paid		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
4540 Honeywell Ct. Number Street		Credit Report	10/19/2017	\$53.00
<hr/>				
Dayton City	OH State	45424 ZIP Code		
<hr/>				
Email or website address				

Person Who Made the Payment, if Not You

- 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**

Do not include any payment or transfer that you listed on line 16.

- No
 Yes. Fill in the details.

- 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- No
 Yes. Fill in the details.

- 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)**

- No
 Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

- 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- No
 Yes. Fill in the details.

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- No
 Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- No
 Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- No
 Yes. Fill in the details.

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- No
 Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

- No
 Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- No
 Yes. Fill in the details.

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath** _____ Case number (if known) _____

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
 - A member of a limited liability company (LLC) or limited liability partnership (LLP)
 - A partner in a partnership
 - An officer, director, or managing executive of a corporation
 - An owner of at least 5% of the voting or equity securities of a corporation
- No. None of the above applies. Go to Part 12.
 Yes. Check all that apply above and fill in the details below for each business.

James Duane Heath
 Business Name
13855 Fair Park Dr
 Number Street

Describe the nature of the business
Medical Transportation
(transport people for medical things)

Name of accountant or bookkeeper

Employer Identification number
Do not include Social Security number or ITIN.

EIN: _____ - _____

Dates business existed

From 09/2017 To present

Houston TX **77014**
 City State ZIP Code

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- No
- Yes. Fill in the details below.

Debtor 1 James Duane Heath
 Debtor 2 Bernita L Heath _____ Case number (if known) _____

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ James Duane Heath

James Duane Heath, Debtor 1

Date 12/13/2017

/s/ Bernita L Heath

Bernita L Heath, Debtor 2

Date 12/13/2017

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- No
 Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

Chapter 7: Liquidation

\$245	filing fee
\$75	administrative fee
+	\$15 trustee surcharge
<hr/>	
\$335 total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 -- Liquidation
- Chapter 11 -- Reorganization
- Chapter 12 -- Voluntary repayment plan for family farmers or fishermen
- Chapter 13 -- Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form--the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form--sometimes called the *Means Test*--deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income

for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167	filing fee
+ \$550	administrative fee
<hr/>	
	\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

\$200	filing fee
+ \$75	administrative fee
<hr/>	
\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

\$235	filing fee
+ \$75	administrative fee
<hr/>	
\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

A married couple may file a bankruptcy case together--called a *joint* case. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: **James Duane Heath**
Bernita L Heath

CASE NO

CHAPTER 13

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 12/13/2017

Signature /s/ James Duane Heath
James Duane Heath

Date 12/13/2017

Signature /s/ Bernita L Heath
Bernita L Heath

1960 Family Practice
837 Cypress Creek Pkwy., Suite 105
Houston, TX 77090

Advance America
310 N. Washington Street Suite 1210
Weatherford, OK 73096

Apollo Hospital System
9201 Pinecroft Drive
The Woodlands TX 77380

Attorney General of the US
US Department of Justice
10th and Constitution
NW Room 5111
Washington, DC 20530

Busby & Associates P.C.
Attorneys at Law
2909 Hillcroft, Suite 350
Houston, Texas 77057

Capital One
2730 Liberty Ave
Pittsburgh, PA 15222

Capital One Auto Finance
Attn: Bankruptcy Dept
PO Box 30258
Salt Lake City, UT 84130

Carrington Mortgage Service. Llc
PO Box 3489
Anaheim, CA 92803

ChexSystems
Attention: Consumer Relations
7805 Hudson Road, #100
Saint Paul, MN 55125

Cleveland HeartLab Inc.
P.O. Box 8587
Carol Stream, IL 60197-8587

Comenity Bank / The Limited
PO Box 182125
Columbus, OH 43218

Comenity Bank/Ann Taylor
PO Box 182125
Columbus, OH 43218

Comenity Bank/Ashley Stewart
PO Box 182124
Columbus, OH 43218

Comenity Bank/Express
PO Box 18215
Columbus, OH 43218

Comenity Bank/Lane Bryant
PO Box 182125
Columbus, OH 43218

Comenity Bank/nwyrk&co
PO Box 18215
Columbus, OH 43218

Comenity Bank/Victoria Secret
PO Box 18215
Columbus, OH 43218

Comenity Capital Bank/HSN
PO Box 182125
Columbus, OH 43218

Comerica Bank
P.O. Box 650282
Dallas, TX 75265-0282

Conns Credit Corp
3295 College St
Beaumont, TX 77701

Cranbrook P.O.A
c/o Consolidated Management Services
128 Vision Park Blvd. Suite 110
Shenandoah, TX 77384

Diversified Credit Sys
Attention: Bankruptcy Department
PO Box 3424
Longview, TX 75606

Faithline
1313 Commercial Street
Bellingham, WA 98225

FM 1960 Emergency Phys
P.O. Box 98818
Las Vegas, NV 89193-8818

FMA Alliance, Ltd
12339 Cutten Road
Houston, TX 77066

Fst Fin Inv
3091 Governors Lake Dr
Peachtree Corners, GA 30071

Fst Premier
601 S Minneapolis Ave
Sioux Falls, SD 57104

Genesis Bc/celtic Bank
268 S State St Ste 300
Salt Lake City, UT 84111

Halsted Financial Services, LLC
P.O. Box 828
Skokie, IL 60076

Houston NW Radiology
P.O. Box 3686
Dept. 467
Houston, TX 77253-3686

IC Systems, Inc
444 Highway 96 East
PO Box 64378
St Paul, MN 55164

Internal Revenue Service
P.O.Box 7346
Philadelphia, PA 19101-7346

Jefferson Cap
16 Mcleland Rd
Saint Cloud, MN 56303-2198

Jefferson Captial Systems, LLC
16 McLeland Rd.
Saint Cloud, MN 56303

Kelsey-Seybold Clinic
P.O. Box 847929
Dallas, Texas 75284-7929

Kemper Direct
P.O. Box 660421
Dallas, TX 75266

Lending Club Corp
71 Stevenson St
Suite 300
San Francisco, CA 94105

Memorial Hermann
Patient Business Service
P.O. BOX 4370
Houston, TX 77210

Memorial Hermann Health System
Patient Business Services
PO Box 4370
Houston, TX 77210-4370

Midland Credit Management
P.O. Box 13105
Roanoke, VA 24031-3105

Midland Funding
2365 Northside Dr
Suite 300
San Diego, CA 92108

Nationwide Credit Inc.
P.O. Box 26314
Lehigh Valley, PA 18002-6314

Nemos Investigation & Collection
P.O. Box 30517
Phoenix, AZ 85046

Nextcare
600 S Dobson Rd
Chandler, AZ 85224

Nordstrom Fsb
Correspondence
PO Box 6555
Englewood, CO 80155

Quest Diagnostics
POBox 740698
Cincinnati OH 45274-0698

Quest Diagnostics
P.O. Box 740779
Cincinnati, OH 45274-0779

Receivable Management Inc
7206 Hull Rd
Ste 211
Richmond, VA 23235

Santander Consumer USA
PO Box 961275
Fort Worth, TX 76161

Sprint
Attn: Bankruptcy Department
PO Box 7949
Overland Park, KS 66207-0949

Sun Rise Credit Svcs.
P.O. Box 9100
Farmingdale, NY 11735

Synchrony Bank
PO Box 103104
Roswell, GA 30076

Synchrony Bank/ Old Navy
PO Box 965064
Orlando, FL 32896

Synchrony Bank/Chevron
PO Box 965064
Orlando, FL 32896

Target
C/O Financial & Retail Services
Mailstop BT PO Box 9475
Minneapolis, MN 55440

TeleCheck Services Inc (HQ)
14141 Southwest Freeway, Ste 300
Sugar Land, TX 77478

Texas Bay Area Credit
12611 Fuqua Street
Houston, TX 77304

Texas Bay Area Cu
12611 Fuqua Street
Houston, TX 77034

Texas Medical Management Services
P.O. Box 664014
Dallas, TX 75266-4014

Texas Southern University
3100 Celburne
Houston, TX 77004

TRS Recovery Services
14141 SW Freeway
Sugarland, TX 77478

Us Dept of Ed/Great Lakes Educational Lo
2401 International
Madison, WI 53704

Us Dept Of Ed/Great Lakes Higher Educati
Attn: Bankruptcy
2401 International Lane
Madison, WI 53704

Visa Dept Store National Bank
Attn: Bankruptcy
PO Box 8053
Mason, OH 45040

Williams & Fudge, Inc
775 Addison Ave.
P.O.Box 11590
Rock Hill, SC 29731-1590

World Acceptance Corp
World Acceptance Corp/Attn Bankruptcy
PO Box 6429
Greenville, SC 29606

Fill in this information to identify your case:			
Debtor 1	James First Name	Duane Middle Name	Heath Last Name
Debtor 2 (Spouse, if filing)	Bernita First Name	L Middle Name	Heath Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)			

Check as directed in lines 17 and 21:			
According to the calculations required by this Statement:			
<input checked="" type="checkbox"/> 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).			
<input type="checkbox"/> 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).			
<input checked="" type="checkbox"/> 3. The commitment period is 3 years.			
<input type="checkbox"/> 4. The commitment period is 5 years.			

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

- Not married. Fill out Column A, lines 2-11.
 Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).
 3. Alimony and maintenance payments. Do not include payments from a spouse.
 4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.
 5. Net income from operating a business, profession, or farm

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
\$312.58	\$1,451.98
\$0.00	\$0.00
\$0.00	\$0.00

	Debtor 1	Debtor 2	
Gross receipts (before all deductions)	\$815.02	\$0.00	
Ordinary and necessary operating expenses	-\$0.00	-\$0.00	
Net monthly income from a business, profession, or farm	\$815.02	\$0.00	Copy here → \$815.02 \$0.00

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath**

Case number (if known) _____

**Column A
Debtor 1****Column B
Debtor 2 or
non-filing spouse****6. Net income from rental and other real property**

	Debtor 1	Debtor 2	
Gross receipts (before all deductions)	\$0.00	\$0.00	
Ordinary and necessary operating expenses	- \$0.00	- \$0.00	
Net monthly income from rental or other real property	\$0.00	\$0.00	Copy here → \$0.00 \$0.00

7. Interest, dividends, and royalties**\$0.00** **\$0.00****8. Unemployment compensation****\$0.00** **\$1,150.33**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ↓

For you..... **\$0.00**
 For your spouse..... **\$0.00**

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.**\$0.00** **\$0.00****10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.

_____ + _____ + _____
 Total amounts from separate pages, if any.

+ **\$1,127.60** + **\$2,602.31** = **\$3,729.91**
Total average monthly income

Part 2: Determine How to Measure Your Deductions from Income

12. Copy your total average monthly income from line 11. **\$3,729.91**

13. Calculate the marital adjustment. Check one:

- You are not married. Fill in 0 below.
 You are married and your spouse is filing with you. Fill in 0 below.
 You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

_____ + **\$0.00** Copy here → - **\$0.00**
 Total..... **\$0.00**

14. Your current monthly income. Subtract the total in line 13 from line 12.

\$3,729.91

Debtor 1 **James Duane Heath**
 Debtor 2 **Bernita L Heath** Case number (if known) _____

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here → \$3,729.91

Multiply line 15a by 12 (the number of months in a year).

X 12

15b. The result is your current monthly income for the year for this part of the form. **\$44,758.92**

16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live. Texas

16b. Fill in the number of people in your household. 2

16c. Fill in the median family income for your state and size of household. **\$61,831.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out Calculation of Your Disposable Income (Official Form 122C-2).

17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).**
On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. Copy your total average monthly income from line 11. **\$3,729.91**

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. **\$0.00**

19b. **Subtract line 19a from line 18.** **\$3,729.91**

20. Calculate your current monthly income for the year. Follow these steps:

20a. Copy line 19b **\$3,729.91**

Multiply by 12 (the number of months in a year).

X 12

20b. The result is your current monthly income for the year for this part of the form. **\$44,758.92**

20c. Copy the median family income for your state and size of household from line 16c. **\$61,831.00**

21. How do the lines compare?

Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.

Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Debtor 1 James Duane Heath
Debtor 2 Bernita L Heath Case number (if known) _____

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ James Duane Heath
James Duane Heath, Debtor 1

Date 12/13/2017
MM / DD / YYYY

X /s/ Bernita L Heath
Bernita L Heath, Debtor 2

Date 12/13/2017
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.